



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 090112B

Order Filed on December 19, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Brian M Schoener
Amy N Schoener

Case No.: 18-26593
Hearing Date: 11/13/2018
Judge: Michael B. Kaplan

**CONSENT ORDER
RESOLVING OBJECTION TO DEBTORS'
NOTICE OF REQUEST FOR LOSS MITIGATION**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: December 19, 2018

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Brian M. Schoener and Amy N. Schoener

Case No: 18-26593-MBK

Caption of Order: Consent Order Resolving Objection to Debtors' Notice of Request for Loss
Mitigation

This matter having come before the Court on the Objection to the Debtors' Notice of Request for Loss Mitigation by The Provident Bank, Mortgagee, by and through counsel, Pluese, Becker & Saltzman, LLC, Stuart H. West, Esquire, appearing and the Debtors, by and through counsel, Karina Pia Lucid, Esquire, having consented hereto and good cause having been shown; IT is hereby, ORDERED as follows:

1. The Debtors' request to enter into the Bankruptcy Loss Mitigation Program is withdrawn.
2. The Provident Bank will review the Debtors for loss mitigation outside of the Bankruptcy Loss Mitigation Program.
3. The Debtors have submitted a complete loss mitigation package to The Provident Bank, which is currently being reviewed.
4. The Debtors shall have six months from the entry of this Consent Order to obtain a loan modification.
5. In the event that any such mortgage modification or other consensual resolution is not available, the Debtors shall acknowledge the pre-Petition arrearages as stated in the Proof of Claim. The Debtors shall have 30 days from the date of any final notification that a modification, etc. is not available to file an amended Chapter 13 Plan to cure the pre-Petition arrearages and maintain post-

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Debtor: Brian M. Schoener and Amy N. Schoener

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Petition payments, or to convert the Chapter 13 Petition to one under a Chapter 7 Petition, or to
surrender the property, and/or proceed with this bankruptcy case as deemed appropriate.

We hereby consent to the form and entry of the within Order.

PLUESE, BECKER & SALTZMAN, LLC

KARINA PIA LUCID, ESQ., LLC

By: /s/ Stuart H. West
Stuart H. West, Esquire
Attorneys for the Mortgagee

By: /s/ Karina Pia Lucid
Karina Pia Lucid, Esquire
Attorney for the Debtors

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Brian M Schoener
 Amy N Schoener
 Debtors

Case No. 18-26593-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.

db +Brian M Schoener, 43 Milestone Drive, Ringoes, NJ 08551-2039
 jdb +Amy N Schoener, 43 Milestone Drive, Ringoes, NJ 08551-2039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Daniel S. Shehata on behalf of Creditor Birch Hollow Condominium Association, Inc.
 dshehata@theassociationlawyers.com
 Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Karina Pia Lucid on behalf of Debtor Brian M Schoener klucid@karinalucidlaw.com,
 R43327@notify.bestcase.com;admin@karinalucidlaw.com
 Karina Pia Lucid on behalf of Joint Debtor Amy N Schoener klucid@karinalucidlaw.com,
 R43327@notify.bestcase.com;admin@karinalucidlaw.com
 Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services, Inc.
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Robert P. Saltzman on behalf of Creditor The Provident Bank dnj@pbslaw.org
 Stuart H. West on behalf of Creditor The Provident Bank swest@pbslaw.org
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9